

Daniel B. Beck, SBN 63865
Evan Livingstone, SBN 252008
Beck Law P.C.
2681 Cleveland Avenue
Santa Rosa CA 95403
Phone: (707) 576-7175
Fax: (707) 576-1878
Email: evanlivingstone@sbcglobal.net
Attorneys for Debtors

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In **Hector Navarro Santos**
re **Irma L Navarro**

Debtor(s)

Case No. **09-12164**
Chapter **13**

ORDER VALUING LIEN OF JP MORGAN CHASE AS \$0

On July 14, 2009, Debtor filed a motion to value the junior lien of JPMorgan Chase Bank (Lienholder) against the property commonly known as 9364 Pawnee Trail, Kelseyville CA which is legally described as: LOT 46 IN BLOCK 78, AS SHOWN ON THAT CERTAIN MAP ENTITLED "CLEAR LAKE RIVIERA, UNIT NO. 8," FILED IN THE OFFICE OF THE COUNTY RECORDER OF SAID LAKE COUNTY ON JULY 21, 1967 IN BOOK 9 OF TOWN MAPS, AT PAGES 80 TO 84, INCLUSIVE.
(Real Property).

The lien which Lienholder holds on Real Property, secures Lienholder's loan number 1001000000000031324221, which had a principal balance of \$49,317.95 at the time of filing of the petition for relief according to the proof of claim Lienholder filed with the court.

THE COURT FINDS that notice of motion upon Lienholder was proper.
Lienholder having failed to file timely opposition to Debtor's motion,

1 THE COURT ORDERS as follows:

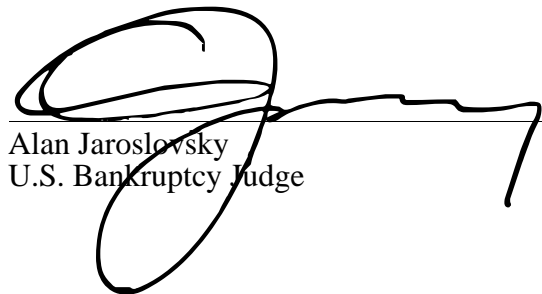
2 1) For purposes of Debtor's chapter 13 plan only, the Lien which Lienholder
3 holds on Debtor's Real Property is valued at zero dollars (\$0), and may not be enforced,
4 pursuant to 11 U.S.C. §§506, 1322(b)(2) and 1327.

5 2) Upon entry of discharge in Debtor's chapter 13 case, the Lien shall be voided
6 for all purposes.

7 3) If Debtor's chapter 13 plan is dismissed or converted to one under another
8 chapter of the bankruptcy code before Debtor obtains a discharge, this order shall cease
9 to be effective and the Lien shall be retained to the extent recognized by applicable law.

10 Dated: October 12, 2009

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Alan Jaroslovsky
U.S. Bankruptcy Judge